

getoutof**debt**free.org



# The Definitive User Guide

Jon Witterick  
and Ceylon



UK Edition





## Acknowledgement

This book would not have been possible without the dedicated work of Mary Elizabeth Croft, whose work is an inspiration to us all. How I Clobbered every Bureaucratic Cash-Confiscatory Agency known to Man ... a Spiritual Economics Book, gives the reader a wonderful spiritual perspective to this subject, as well as a thorough understanding of the fraudulent nature of the Global Commerce Game. She explains in great detail how she came to realise that there was something wrong with the whole system of our society and how she came to realise this. She also gives an outline of how to deal with banks, credit card companies and debt collectors. She has been a great inspiration to those of us who are challenging the system and this site would not have been possible without her book.

Published by [getoutofdebtfree.org](http://getoutofdebtfree.org)

UK Edition

First Impression

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## Disclaimer

This book is for information and educational purposes only, and does not provide legal advice. This book is designed to empower you to make informed choices about your finances, by making information available to you.

By choosing to use this information, we encourage you to take back responsibility for your life and the decisions you make in it and not hold other people responsible for your decisions, especially those people you give your authority away to.

Please understand that your credit reference may be affected, making it difficult to obtain further credit cards, mobile phone contracts, loans and mortgages. If you have your home as security for any debts, it may be at risk and similarly if you have a vehicle on a hire purchase agreement, the company may try to steal it from you. Should your case go to court, you may be visited by bailiffs, however, if you use the letters correctly as instructed, this is very unlikely and once you have read the book, you will no longer fear bailiffs.

Enjoy the Game and Have Fun!



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## Introduction

When the calls from the debt collectors started, I was feeling really scared and had difficulty sleeping. My voice would often tremble when answering them, although this would only encourage them to call more often.

However, after being chased by one company, another would take on the same account, but the amount had then almost doubled! When I asked for a breakdown of the account, they were unable to provide one, but offered me a deal to pay it off at a fraction of the original amount. I declined their offer.

After a bit of research, I realised the debt collectors buy debts for less than 10p in the pound, after the bank writes the debt off! I also found out that under the Bills of Exchange Act 1882, the debt collector is actually paying off our debt when they buy it! I also realised how debt collectors trick us into contracts with them, by asking us how much we could pay. When you agree to one pound a month, which costs more to administrate, they now have a contract with you, where none existed!

I then came across an eBook by Mary Elizabeth Croft, [How I Clobbered every Cash Confiscatory Bureau](#). She explained that fractional reserve banking is basically fraud, as the banks do not have the money they lend us. A bank only needs a small fraction of the "money" it actually "lends" us, but that's not lending – it is creating money out of thin air. If a bank holds £1,000, it can create seven or eight times that amount and charge interest.

Croft suggested sending the debt collectors letters with a list of questions, which if they could not answer, would render the debt void. I could not find template letters to send these companies, so I created my own with my new found understanding. It wasn't long before I set up [getoutofdebtfree.org](http://getoutofdebtfree.org) to share these with others in a similar situation.

Once armed with this knowledge, my confidence returned and I started having fun with the phone calls. I would sometimes answer the phone with a list of 'security' questions, like what is your full name, the name of your line manager, direct phone numbers and of course your mother's maiden name. When answered satisfactorily, they would be informed that I do not deal with matters over the phone. I would also inform them that the conversation was being recorded for training and entertainment purposes. It was as much

as I could do to stop myself giggling as the bemused caller lost his thread and started fumbling for words.

Within a year or so, the website started getting a bit of attention and in 2009, the headlines on the Guardian website read, 'Debt collectors hit out at advice websites'. The trade body for debt collectors had got together and decided that there were a few sites they wanted removed from the internet. After initial concern, the traffic to the site suddenly skyrocketed and from languishing on page three or four of Google, the site suddenly appeared on the first page, eventually overtaking the government's own debt advice site! The website, [getoutofdebtfree.org](http://getoutofdebtfree.org) now offers support to thousands of people in seven countries and has a lively and supportive community forum with someone new joining the site, approximately every five minutes!

Any child knows that if you put 10 marbles in a bag, you can only get 10 marbles out. No amount of searching will produce the 11th marble – it doesn't exist. But it's exactly what the banks do. They create money as necessary with a few clicks of a computer keyboard, but then charge us interest. Two things have to happen as a result of this.

1. The money supply has to be continually and exponentially inflated and
2. Individuals, companies – and, of course, countries – default.

Once you understand that the system is designed to take us for every penny we have, we can then take the appropriate action to stop it. By understanding the rules you will be empowered to make informed choices and by sending the documents at the back of this book, you will have the tools to challenge the validity of their demands.

Finally, please don't be greedy. You could use this method to allow you to buy lots of unnecessary things to satisfy your material greed, but then you would be no better than the bankers who create these fraudulent corporations.

It is a mathematical certainty that the economy will eventually collapse. Like any ponzi scheme, it has to.

Until that time, enjoy playing the game. Have Fun!

Jon Witterick



## Dealing with Phone Calls

Banks and Credit Card companies and Debt Collectors, tend to phone you every day, sometimes up to 5 times a day, once you default on then, however they do not tend to leave messages. Some use automated calls to ask you to contact customer services and they may also text you and call you at work.

**Most important, DO NOT DEAL WITH THEM BY PHONE (AFTER THE FIRST CALL!)**

1) The first time they phone up, explain to them that:

*'I wish to deal with this matter in writing only, and should I continue to receive calls from you or your company, then this may constitute 'harassment' in which case I will be forced to take further action under Section 1 of the Protection from Harassment Act 1997. ' Thank you and good bye*

2) Second time they phone up:

When they ask for you, just say: 'Who is it?', hold on a minute' (as if you are just about to get that person) and then LEAVE THE PHONE OFF THE HOOK

They normally hold on for around 4-5 minutes, but after a while they get the drift

**OR you may wish to try:**

'Could you please hold on a minute whilst I log this call, as I believe these calls may now constitute harassment'...

**OR my current favourite:**

Ask them security questions, like their full name, their job title, direct number and the name of their line manager. Also inform them that the conversation may be recorded for training purposes. Most mobile phones have a sound recording function. When they ask you a security question, simply say that you do not disclose your personal details on the phone for security reasons!

**OR**

If you're really getting tired of all the calls, use **BT Choose to refuse** on 0800 800 150 and block the number. If you are not with BT contact your network provider to register with the equivalent service.

Either way it's great fun! And you do not give in to their intimidation! If they feel they are intimidating you, they are far more likely to continue. Don't let them harass you- *Harass them!*

Decide on your strategy before they phone up. You may wish to print some notes to put by the phone so that you will know exactly what to say when they phone up.

Remember, if what they were doing was completely lawful, why do they harass us with loads of calls? Why do they not follow the legal process every time?

I've dealt with 7 or 8 different companies and despite threats and letters, have ***never*** been successfully taken to court, even on moderate sums of around £10,000

It's far easier and cheaper to harass and intimidate those people who do not know the truth, and get them to pay up, than it is to take them to court...





## Getting Started

Firstly, DO NOT BANK ANYWHERE YOU HAVE DEBTS OR MORTGAGE! Most banks have the 'right' to transfer cash from your bank or savings accounts to pay off other debts held with them, such as credit cards or loans. It's known as the right to 'Set-Off' or combine accounts. While this WON'T happen to most people, those struggling financially must be wary and prepare. Get a new bank account and transfer your banking. If you have a poor credit record, don't worry, you can get a basic bank account with all the facilities off a normal one, but you cannot go overdrawn with them.

1. Decide whether to use the 'Standard Letters' or go for the Common Law Copyright Procedure. Then download the relevant letters i.e. Banks, Credit cards, Debt Collectors or solicitors.
2. When you receive a letter say from a debt collector, send them 'Letter 1'. Send it to whomever sent the letter to you; if there is no name, 'Dear Sir or Madam' will do. Once you start sending the letters, ALWAYS send them to the person who originally sent you the letter. These organisations like changing names and departments, ignore this and continue send your letters to the person who sent them to you. ALWAYS send the letters by recorded delivery and keep the receipt with your copy of the letter sent.
3. Wait Ten (10) days then send Letter 2. If you receive a response to any of the letters, your reply must be the next letter when the time is right.
4. Wait Ten (10) days then send Letter 3.
5. If all is quiet after about a month send the Estoppel. If they continue to chase you Invoice them as per the Fee Schedule; if they continue invoice them every time. It is best to Common Law Copyright your name as this gives you more power when invoicing, also if it ever went to court (Very unlikely) you would have a counter-claim only your claim will be a lot more than theirs and imagine if they lost they were chasing you for £5,000.00 they loose and have to pay you £3,000,000 you can see this would be a very risky play for them to try.
6. Do not send any money to them. In the UK they think you are requesting information under section 78 of the Consumer Credit Act, and a statutory fee of £1 is required for this service.

7. If they sell it on before they get letter 3 still send letter 3 to them to get them in a Tacit Agreement, and start again with the new company.
8. They do sometimes send threatening letters but that's all it is a threat. If they start after you again, check that you have made no mistakes on the letters, anything like account number slightly different on one letter or you sent letter one to Joe Blogs then letter two to John Bloggs.
9. Remember they LIE they will say the laws which you are quoting do not apply to your country, they will say it doesn't apply to them or you have got this template letter of the Internet. So what if you have that does not make them any less powerful? They send template letters all the time!
10. Be strong, know what you are doing and trust yourself. Know that the only power they have over you is fear. Complete the Three (3) letters and when you start to see the results you will regain your power back and see them for the scam artists they Truly are!



## Hints and Tips

**Keep Organised!** Very important- make copies of everything that you send out. Clip the registered mail receipt to the copy letter and put all your letters in chronological order in a file. If you are dealing with more than one company at a time, it is a good idea to put your letters into a folder.

**Make a note of the dates** to send your letters out at 10 day intervals, in your diary or on your calendar, so that you do not forget to send the follow up letters out on time.

**Double Check** all details in the letter, especially reference or account numbers and check for typos and grammatical errors. Don't forget to sign the letter. Ensure all type in blue has been substituted for your information and changed to black. If you have received a recent letter from them, you can always acknowledge it in the first sentence with something like, thank you for your letter dated... then use the standard paragraphs. Check you use the correct complimentary close e.g. Dear Sir or Madam ends with Yours faithfully.

**Mark the letter 'Private and Confidential'** and send it recorded delivery so it has to be signed for on receipt..

Watch the 30 minute presentation: Start Winning the Global Commerce Game by Understanding the Rules of Monopoly on the [DebtfreeTV](#) to get a good overview of what it's all about. Also watch 'Money as Debt' in the, to get an understanding of how fraudulent the whole system is.

**Always sign you name in RED INK**, this signifies that you are the living breathing soul and NOT a corporate person. This is also why when we are asked to fill out forms, it's in black ink and ALL CAPITALS!

**Breathe!** Stay conscious of your breath and stay in the moment. Have Fun. After all, it is just a game...



# Dealing with Banks and Credit Cards

## Two Options for Dealing with Banks and Credit Cards

There are two sets of letters we offer, Option 1, the 'standard letters' which work well and are quick to get up and going, however Option 2 the 'Copyright and Trademark procedure' offers a greater level of protection, especially if the individual accounts are over £5000 and especially over £10,000 where there is more chance of being taken to court, however, you have to place a notice on your Facebook, MySpace, etc. and get a couple of ink stamps made up.

### Option 1

#### Standard Letters

If you decide to keep it simple, then use the standard letters, however they are not recommended for debts over £10,000.

There are three letters, which need posting at least 10 days apart. Together they will create a tacit agreement, which is a lawfully binding agreement. Address the letters to the CEO- Chief Executive Officer, (you will find their name easily enough on the forum or by Googling it). 'CC' a 'Carbon Copy' of the letter to the contact in the collections department who has written to you. Sign the letter with your first names hyphenated and a colon before your last name, as in the example- *John Arthur of the family: Smith*, (this signifies you are *from the clan/family of* your last name and differentiates you from your UPPER CASE 'legal fiction'. Do NOT use Mr/Mrs/Miss/etc in front of your name as this also links you to the 'legal fiction'.

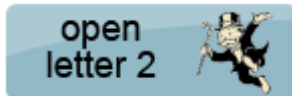
The letters open as a Microsoft Word Document, however if you do not have a Word installed, get a copy of <http://download.openoffice.org/>

### Standard Letter 1



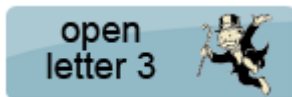
### Standard Letter 2

Follow up Letter 1 ten days later with Letter 2 which starts the formation of the lawfully binding agreement.



### Standard Letter 3

Finally follow up ten days after sending Letter 2 with Letter 3, the third and final letter to the bank or credit card company, which completes the lawfully binding agreement.



If all is quite after about a month send the estoppel template near the bottom of the page. If they continue to chase you, Invoice them as per the Fee Schedule in letter 3.

### Option 2

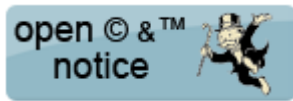
#### Common Law Copyright Procedure



For debts £5000 to £10,000

This procedure simply allows you to take control of your name under Common Law and International Treaty. First, print out and sign the Copyright Notice below and get it signed by three witnesses. The Notice makes it clear that you have copyright on your name and that use of it without consent is copyright infringement.

## Common Law Copyright Notice



The documents open as a Microsoft Word Document, however if you do not have a Word installed, get a copy of <http://download.openoffice.org/>

You will then need to print out the ink stamps, on top of the postage stamp as per image, to seal the document. (The stamp in the image above is a UK stamp, but use a stamp from the country you are in if not in the UK).

To get the Copyright and Trademark stamps with your name in, firstly ensure your details are entered into Your Account page in the main menu. Then click on the Copyright Stamp button below, let it download and then open the document in Word or Open Office. The image appears in the document upside down on the top left margin, so when you print it out, it appears the right way up on the bottom right of the page. Print it on a blank page, just to see where your margins are and from this you can work out where to put the postage stamp on your copyright docs.

This means that when you put your copyright notice through your printer, once you have placed the postage stamp in the right place, you then put the document through again, but the opposite way round from the way it came out of the printer, so the copyright stamps print over your postage stamp on the bottom right of the page. You may need a couple of attempts to get this spot on. Rather than wasting postage stamps, may be an idea to draw a postage stamp sized rectangle on the bottom right of the copyright document, to ensure that when it goes through the printer, the copyright circle stamp and the trademark name stamp, both print over postage stamp.



We suggest you send a photocopy of your Copyright Notice with Copyright Letter 1 and Letter 3, below.

Also publish Copyright Notice. You can publish it in your local paper/s, however, these days, we believe it is acceptable to post it on the Internet. You can post it on your Facebook or MySpace, etc. or you can also post it the Get Out of Debt Free forum under the heading 'Declarations', however, rather than divulge your name with your username and losing your anonymity, we suggest you copy and paste the document into the [Contact Us](#) form and we will post it in Declarations for you.

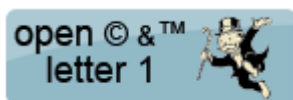
## Copyright Letters

These letters are for when you have copyrighted your name. Should they continue to pester you, you can bill them for £1,000,000.00 for each time they have used your name plus all the other charges.

There are three letters, which need posting at least 10 days apart. Together they will create a tacit agreement, which is a lawfully binding agreement. Address the letters to the CEO- Chief Executive Officer, (you will find their name easily enough on the forum or by Googling it). 'CC' a 'Carbon Copy' of the letter to the contact in the collections department who has written to you. Sign the letter with your first names hyphenated and a colon before your last name, as in the example- John Arthur of the family: Smith, (this signifies you are from the clan/family of your last name and differentiates you from your UPPER CASE 'legal fiction'. Do NOT use Mr/Mrs/Miss/etc in front of your name as this also links you to the 'legal fiction'. If they should send you an invoice as you request in the letters, in your Title Case (First letter capitalised only) name AND should they sign it, then please contact us here immediately and we will instruct you how to write a Transfer Instrument, to discharge the 'debt'. However you WILL need a signed invoice BEFORE you can do this and of the hundreds of people who have already used these letters, no one has ever received an invoice of any description.

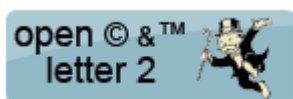
Send a copy of the signed and sealed Copyright Notice with letter 1 and 3.

### **Copyright Letter 1**



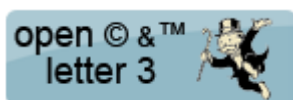
### **Copyright Letter 2**

Follow up Letter 1 ten days later with Letter 2 which starts the formation of the lawfully binding agreement.



### **Copyright Letter 3**

Finally follow up ten days after sending Letter 2 with Letter 3, the third and final letter to the bank or credit card company, which forms the lawfully binding agreement. Send another copy of the signed and sealed Copyright Notice with this letter.



## Estoppel Notice

The Estoppel Notice or to give it its full title, Notice of Irrevocable Estoppel by Acquiescence, is sent around 30 days after the third letter if you have **not** heard anything from them, whether or not you have gone through the Copyright procedure.

The letters open as a Microsoft Word Document, however if you do not have a Word installed, get a copy of <http://download.openoffice.org/>



## Invoice

If you **do** hear **anything**, from them, then send an invoice as per fee schedule in letter 3 (and as per fee schedule Copyright Notice if applicable).



If they do not pay the invoice within the time limit in the invoice, send them a warning, then make a claim against them. If you are in the UK, follow this link for more information <https://www.moneyclaim.gov.uk/web/mcol/welcome>

Have Fun!

Do share your experiences on the [forum](#) where any questions or queries may be posted.





## **Dealing with Solicitors**

We will treat solicitors as glorified debt collectors as we tend to find them operating out of the same premises and we have never been shown proof of agency despite requesting it in the template letters, so go to the debt collectors page, overleaf and proceed as if they are debt collectors.



# Dealing with Debt Collectors

## Three options for dealings with Debt Collectors

The first is for the super lazy and simply involves placing RTS stickers on the envelopes, then there's the 'standard letters' which work well and are quick to get up and going, however the 'Copyright and Trademark procedure' offers a greater level of protection, especially if the individual accounts are over £5000 and especially over £10,000 where there is more chance of being taken to court, however, you have to place a notice on your Facebook, MySpace, etc.

### Option 1

#### ANR stickers

The Get Out of Debt Free Addressee Not Recognised stickers with our web address on them, work well on debt collectors. As the name on the envelope will have Mr/Mrs/Miss/Ms etc. this is referring to your person or corporate identity/strawman. This is not us, the living breathing soul, so we are in our right to say *addressee not recognised return to sender*.



They should be the right size for the Avery L7163 label format making it easy to stick on your envelopes.

The letters open as a Microsoft Word Document. To print out in label format from Word, click on Mailings, then Labels and choose Avery L7163 or whatever label format you have already. Copy and paste the image into the mailing labels then print them out on the sticky labels.

If you do not have a Word installed, get a copy of OpenOffice <http://download.openoffice.org/> In OpenOffice Text, you have to create a table of the correct dimensions as your labels.

You can order the labels from Amazon here <http://www.amazon.co.uk/Avery-Printer-Labels-99-1x38-1mm-L7163-40/dp/B000SHSGCY>

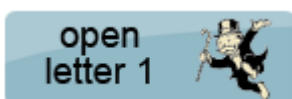


## **Option 2**

### **Standard Letters**

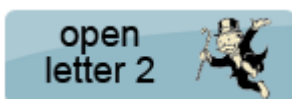
#### **Letter 1**

There are three letters, which need posting at least 10 days apart. Together they will create a tacit agreement, which is a lawfully binding contract. Sign the letter with your first names hyphenated and a colon before your last name, as in the example- *John Arthur of the family: Smith*, (this signifies you are *from the clan/family of* your last name and differentiates you from your UPPER CASE 'legal fiction').



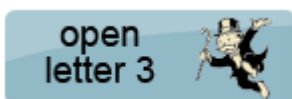
#### **Letter 2**

Follow up Letter 1 ten days later with Letter 2 which starts the formation of the tacit contract.



#### **Letter 3**

Finally follow up ten days after sending Letter 2 with Letter 3, the third and final letter to the bank or credit card company, which forms the tacit contract.



### Option 3

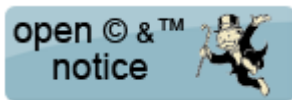
#### Common Law Copyright Procedure

For debts £5000 to £10,000

This procedure simply allows you to take control of your name under Common Law and International Treaty. First, print out and sign the Copyright Notice below and get it signed by three witnesses. The Notice makes it clear that you have copyright on your name and that use of it without consent is copyright infringement.



#### Common Law Copyright Notice



The documents open as a Microsoft Word Document, however if you do not have a Word installed, get a copy of <http://download.openoffice.org/>

You will then need to print out the ink stamps, on top of the postage stamp as per image, to seal the document. (The stamp in the image above is a UK stamp, but use a stamp from the country you are in if not in the UK).

To get the Copyright and Trademark stamps with your name in, firstly ensure your details are entered into Your Account page in the main menu. Then click on the Copyright Stamp button below, let it download and then open the document in Word or Open Office. The image appears in the document upside down on the top left margin, so when you print it out, it appears the right way up on the bottom right of the page. Print it on a blank page, just to see where your margins are and from this you can work out where to put the postage stamp on your copyright docs.

This means that when you put your copyright notice through your printer, once you have placed the postage stamp in the right place, you then put the document through again, but the opposite way round from the way it came out of the printer, so the copyright stamps print over your postage stamp on the bottom right of the page. You may need a couple of attempts to get this spot on. Rather than wasting postage stamps, may be an idea to draw a postage stamp sized rectangle on the bottom right of the copyright document, to

ensure that when it goes through the printer, the copyright circle stamp and the trademark name stamp, both print over postage stamp.



We suggest you send a photocopy of your Copyright Notice with Copyright Letter 1 and Letter 3, below.

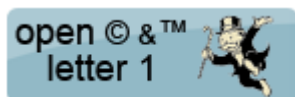
Also publish Copyright Notice. You can publish it in your local paper/s, however, these days, we believe it is acceptable to post it on the Internet. You can post it on your Facebook or MySpace, etc. or you can also post it the Get Out of Debt Free forum under the heading 'Declarations', however, rather than divulge your name with your username and losing your anonymity, we suggest you copy and paste the document into the [Contact Us](#) form and we will post it in Declarations for you.

### **Copyright Letters**

These letters are for when you have copyrighted your name. Should they continue to pester you, you can bill them for £1,000,000.00 for each time they have used your name plus all the other charges.

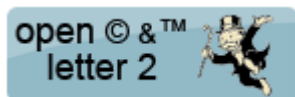
Send a copy of the signed and sealed Copyright Notice with letter 1 and 3.

#### **Letter 1**



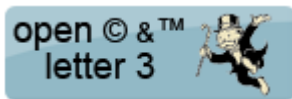
#### **Letter 2**

Follow up Letter 1 ten days later with Letter 2 which starts the formation of the tacit contract.



#### **Letter 3**

Finally follow up ten days after sending Letter 2 with Letter 3, the third and final letter to the bank or credit card company, which forms the tacit contract.



### **Estoppel Notice**

The Estoppel Notice or to give it its full title, Notice of Irrevocable Estoppel by Acquiescence, is sent around 30 days after the third letter if you have not heard anything from them.

The letters open as a Microsoft Word Document, however if you do not have a Word installed, get a copy of OpenOffice <http://download.openoffice.org/>



### **Invoice**

If you do hear anything, from them, then send an invoice as per fee schedule in letter 3.



If they do not pay the invoice within the time limit in the invoice, send them a warning, then make a claim against them. If you are in the UK, follow this link for more information <https://www.moneyclaim.gov.uk/web/mcol/welcome>

Have Fun!

Do share your experiences on the [forum](#) where any questions or queries may be posted.



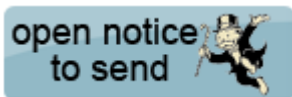
## Dealing with Bailiffs

Commercial bailiffs, who will be sending you lots of letters, whilst rarely visiting your property; have far fewer powers than court bailiffs and can usually be sorted out with a few documents and a simply procedure, however court bailiffs still have limited powers.

First, print out this Notice of Removal of Implied Right of Access and laminate it, then place this notice at the entrance of your property. Should the bailiff ignore it he will be trespassing on your property.



If you receive a letter from a bailiff company, immediately send them the a version of the Notice below.



If you are expecting bailiffs to visit and you don't know who is at the door, then don't open it when somebody knocks. Ask, through a window or the mailbox (or just shout through the door) and ask who it is. If they reply that are from the Council or some other authority or body, ask exactly who they are and what their business is with you. If they are a bailiff or other undesired person, say, "Just a moment, please" and go out of the back door locking it behind you and go to meet them by the front door, taking with you a clipboard, a note pad and a camera.

If there is more than one of them, do the following for each person; ask them again, writing down all the answers, who they are employed by who they are an agent for. Ask to see their ID and write down everything on it - ask if they mind you taking a photograph of it and do so, then ask for the following:

- their bailiff's certificate number.
- which court certificated them.
- what their business is
- a full breakdown of their fees
- to see their warrant
- if they mind you taking a photograph of it and do so.
- if they have a Walking Possession Order; if so, ask them to hold it for you while you take a photograph. (Don't take hold of it if he offers it to you?)
- ask them to complete and sign for your records, the template letter confirming their attendance on your property. When completed, post it through your mailbox.
- ask if they saw the notice at the front gate - the Notice of Removal of Implied Right of Access

Take note if it has a court stamp and/or the signature of an agent of the court.

Take a photograph of them with your front door in the background.

Tell them politely and kindly that they have committed the statutory offence of trespass, because they have failed to comply with your notice and you will be pursuing damages in court.



If their warrant did not have either a court stamp or the signature of a court official or both then tell them politely and kindly that it is invalid and why.

Do NOT sign the Walking Possession Order or any other document offered to you by the bailiff.

Do NOT confirm your name or identity.

Do NOT admit the debt.

As they depart go with them and take photographs of them leaving your property (ideally with the notice in the background)

You then have the evidence to pursue them in the County Court and need to take a small claim against them.

If you are in the UK, follow this link for more information <https://www.moneyclaim.gov.uk/web/mcol/welcome>



## Appendix

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## Option 1

### Dealing with Banks and Credit Cards

#### Standard Letter 1

##### NON-NEGOTIABLE

John Arthur of the family: Smith  
C/o Your Address  
Your Address  
Your Address  
Your Address

< Name of Chief Executive Officer >  
< Their Address >  
< Their Post/Zip Code >  
CC: < Contact Name > Collections Department

6th February 2012

This is NOT a complaint, a query, a request for a statement/agreement and is NOT to be treated as one. By doing so, you will agree to pay £5,000.00 in damages.  
Do not refer to me as Mr/Mrs/Ms or any title, which is a legal fiction and is not me. By doing so, you will also agree to pay £5,000.00 in damages.

**Re: Account/Credit Card/Reference Number: < 123456789 >**

Dear Mr/Ms < Second Name of Chief Executive Officer >

I would be happy to settle any financial obligation I might lawfully owe, as soon as I have received the following documentation from you:

1. Validation of the debt (the actual accounting);
2. Verification of your claim against me (a sworn affidavit or a hand signed invoice in accordance with Bills of Exchange Act (1882) );
3. A copy of the contract signed by both parties and therefore binding both parties.

I hereby give you ten (10) days to reply to this notice from the above date with a notice sent using recorded post and signed under full commercial liability and penalties of perjury, assuring and promising me that all of the replies and details given to the above requests are true and without deception, fraud or mischief. Your said failure to provide the aforementioned documentation within ten (10) days, from the above date, to validate the debt, will constitute your agreement to the following terms:

1. That the debt did not exist in the first place;

OR

2. It has already been paid in full;

AND

3. That any damages I suffer, you will be held culpable;

4. That any negative remarks made to a credit reference agency will be removed;

5. You will no longer pursue this matter any further.

6. You agree to pay all fee schedules.

Please Note: I wish to deal with this matter in writing and I do not give your organisation permission to contact me by telephone. Should you do so, I must warn you that the calls could constitute 'harassment' and I may take action under Section 1 of the Protection from Harassment Act 1997. I may also take further action under the Administration of Justice Act 1970 S.40, which makes it a Criminal Offence for a creditor or a creditor's agent to make demands (for money), which are aimed at causing 'alarm, distress or humiliation', because of their frequency or manner..

Yours sincerely,

By: < Your Signature >

By: Sovereign John Arthur of the family: Smith

Authorised Agent and Representative for JOHN ARTHUR SMITH

No assured value, No liability. Errors & Omissions Excepted. All Rights Reserved.

WITHOUT RECOURSE – NON-ASSUMPSIT

*Calls maybe recorded*

## Dealing with Banks and Credit Cards

### Standard Letter 2

#### NON-NEGOTIABLE

John Arthur of the family: Smith  
C/o Your Address  
Your Address  
Your Address  
Your Address

< Name of Chief Executive Officer >

< Their Address >

< Their Post/Zip Code >

CC: < Contact Name > Collections Department

6th February 2012

This is NOT a complaint, a query, a request for a statement/agreement and is NOT to be treated as one. By doing so, you will agree to pay £5,000.00 in damages.

Do not refer to me as Mr/Mrs/Ms or any title, which is a legal fiction and is not me. By doing so, you will also agree to pay £5,000.00 in damages.

**Re: Account/Credit Card/Reference Number: < 123456789 >**

Dear Mr/Ms < Second Name of Chief Executive Officer >

I wrote to you on < Date of last letter > requesting the following documentation, so that I may settle any financial obligation I might lawfully owe:

1. Validation of the debt (the actual accounting);
2. Verification of your claim against me (a sworn affidavit or a hand signed invoice in accordance with Bills of Exchange Act (1882) );
3. A copy of the contract signed by both parties and therefore binding both parties.

As you have failed to provide the aforementioned documentation to validate your claim, I hereby give you ten (10) days to reply to this notice from the above date with a notice sent using recorded post and signed under full commercial liability and penalties of perjury, assuring and promising me that all of the replies and details given to the above requests are true and without deception, fraud or mischief. Your said failure to provide the

aforementioned documentation within ten (10) days, from the above date, to validate the debt, will constitute your agreement to the following terms:

1. That the debt did not exist in the first place;

OR

2. It has already been paid in full;

AND

3. That any damages I suffer, you will be held culpable;

4. That any negative remarks made to a credit reference agency will be removed;

5. You will no longer pursue this matter any further.

6. You agree to pay all fee schedules.

Yours sincerely,

By: < Your Signature >

By: Sovereign John Arthur of the family: Smith

Authorised Agent and Representative for JOHN ARTHUR SMITH

No assured value, No liability. Errors & Omissions Excepted. All Rights Reserved.

WITHOUT RECOURSE – NON-ASSUMPSIT

*Calls maybe recorded*

## Dealing with Banks and Credit Cards

### Standard Letter 3

#### NON-NEGOTIABLE

John Arthur of the family: Smith  
C/o Your Address  
Your Address  
Your Address  
Your Address

< Name of Chief Executive Officer >

< Their Address >

< Their Post/Zip Code >

CC: < Contact Name > Collections Department

6th February 2012

**This is NOT a complaint, a query, a request for a statement/agreement and is NOT to be treated as one. By doing so, you will agree to pay £5,000.00 in damages.**

**Do not refer to me as Mr/Mrs/Ms or any title, which is a legal fiction and is not me. By doing so, you will also agree to pay £5,000.00 in damages.**

**Re: Account/Credit Card/Reference Number: < 123456789 >**

Dear Mr/Ms < Second Name of Chief Executive Officer >

I wrote to you on < Date of last letter > requesting the following documentation, so that I may settle any financial obligation I might lawfully owe:

1. Validation of the debt (the actual accounting);
2. Verification of your claim against me (a sworn affidavit or a hand signed invoice in accordance with Bills of Exchange Act (1882) );
3. A copy of the contract signed by both parties and therefore binding both parties.

As you have failed to provide the aforementioned documentation to validate your claim, I hereby give you ten (10) days to reply to this notice from the above date with a notice sent using recorded post and signed under full commercial liability and penalties of perjury, assuring and promising me that all of the replies and details given to the above requests are true and without deception, fraud or mischief. Your said failure to provide the

aforementioned documentation within ten (10) days, from the above date, to validate the debt, has now constituted your agreement to the following terms:

1. That the debt did not exist in the first place;

OR

2. It has already been paid in full;

AND

3. That any damages I suffer, you will be held culpable;

4. That any negative remarks made to a credit reference agency will be removed;

5. You will no longer pursue this matter any further.

6. You have not proven any debt, if you sell the alleged liability, and/or appoint an agent to act on its/your behalf on this matter you will have broken our agreement and you agree to pay the following fee schedule £(3X what they are claiming) for dishonouring our agreement, £1000 per hour or part of it of authorised representatives time nunc pro tunc, £1000 per recorded delivery or any other form of response nunc pro tunc also any further contact is now not necessary, if however you deem a need to contact me by phone or letter the fee is £100 per item payable in advance, place the cheque in the envelope, if no payment is made in advance the fee will rise to £1000 per item and you will also be held culpable for any cost incurred while recovering the debt you owe.

Yours sincerely,

By: < Your Signature >

By: Sovereign John Arthur of the family: Smith

Authorised Agent and Representative for JOHN ARTHUR SMITH

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WITHOUT RECOURSE – NON-ASSUMPSIT

*Calls maybe recorded*



## Option 2

### Common Law Copyright Procedure (with Copyright Stamp)

NOT-NEGOTIABLE

#### Common Law Copyright Notice

6th February 2012

1. All rights are hereby reserved with regard to common law copyright of trade-names/trade-marks, as well as any and all derivatives and variations in the spelling of said trade-names/trade-marks belonging to ©John Arthur of the family: Smith, which shall include [without limitation] all usernames/handles used in his online activities. Said names may neither be used, nor reproduced, neither in whole nor in part, nor in any manner whatsoever, without the prior, express, written consent and acknowledgment of ©John Arthur of the family: Smith (hereinafter known as "Secured Party"), or by his implied consent in the event that he has published, distributed or broadcast any of his intellectual property for educational or entertainment purposes in any medium, which will be automatically revoked in the event of false and malicious statements being made or bad faith being demonstrated by any individual or juristic person, as well as the agent of said individual or juristic person, (hereinafter known as "the User"), who may not use any work associated with Secured Party's names for financial gain or benefit of any kind, under any circumstances, for any purposes whatsoever.
2. With the intent of being contractually bound, the User consents and agrees that upon service of, and/or Public Notice of these terms of use, they shall not display, recreate, reproduce, nor otherwise use in any manner, whether knowingly or unknowingly, any of the common law trade-names/trade-marks (and all versions and derivatives thereof) belonging to Secured Party, nor the artwork of any of his names, nor any derivative thereof, nor any variation in the spelling of any of his names (and all versions and derivatives thereof) without his prior, express, written consent and acknowledgment, unless otherwise expressly agreed between the User and Secured Party or stipulated by the terms and conditions of this notice.
3. For the avoidance of doubt, Secured Party neither grants, nor implies, nor otherwise gives consent for any unauthorised use of his names (and all variations and derivatives thereof) or intellectual property, and any such unauthorised use is strictly prohibited and the unauthorised User will become liable for substantial charges.
4. Secured Party is not now, nor has ever been, an accommodation party, nor a surety, for any of his names, nor for any derivative thereof, nor for any variation in the spelling of said names, nor for any other juristic person, legal entity or individual, and is hereunder indemnified against any and all claims, legal actions, orders, warrants, judgments, demands, liabilities, losses, depositions, summonses, lawsuits, costs, fines, liens, levies, penalties, damages, interests and expenses whatsoever, both absolute and contingent, as are due and

as might become due, now existing and as might hereafter arise, and as might be suffered by, imposed upon and incurred by any of his names for any and every reason, purpose and/or cause whatsoever, issued without Secured Party's express authorisation or consent or material evidence demonstrating his direct involvement in any action for which his name(s) is/are alleged to be liable.

5. Common Law Copyright is also claimed by Secured Party over any and all means of identification of his person, defined as; all fingerprints, footprints, palm prints, thumbprints, hand-prints, toe-prints, RNA materials, DNA materials, blood and blood fractions, biopsies, surgically removed tissue, body parts, organs, hair, teeth, nails, semen, urine, faeces, excrement, other body fluids and matter of any kind, and breath samples, voice-print, retinal image, and the description thereof, and all other corporeal identification factors, and said factors physical counterparts, any and all body tissues of any kind, in any form, and all records and record numbers, including the results, recorded or otherwise, of all and any tests performed on any material relating to his names, and information pertaining thereto, as well as any visual image, photographic or electronic, notwithstanding any and all claims to the contrary.

6. Secured Party retains absolute control and mastery over the peaceful possession of his body, mind and mental faculties, to the extent that no medications, foods or otherwise may be administered to him in the absence of his freely given full formal consent without breaching the terms of this notice.

#### **Self-executing Security Agreement in Event of Unauthorised Use**

7. Under the terms of this notice, the User consents and agrees that any use of any of Secured Party's names (and all variations and derivatives thereof) or intellectual property [other than authorised usage], constitutes unauthorised usage, which automatically contractually binds the User and renders this notice a Security Agreement, wherein the User becomes the Debtor of Secured Party and unreservedly agrees that:

(1) The User grants Secured Party a security interest in all its assets, land and personal property, and all of the User's interest in assets, land and personal property, in the sum of GBP£1,000,000.00 (One Million Pounds Sterling) per occurrence of the unauthorised use of any of the names belonging to Secured Party [the unauthorised use fee] , as well as for each and every occurrence of the use of any and all variations and derivatives thereof, as well as any variations in the spelling of those names, plus costs and the right to claim triple damages in the event of the User's failure to cure its default.

(2) The User authenticates this Security Agreement wherein the User is "Debtor" and ©John Arthur of the family: Smith is "Secured Party", and wherein the User pledges all of its assets, land, consumer goods, farm products, inventory, equipment, money, investment property, commercial tort claims, letters of credit, letter-of-credit rights, chattel paper, negotiable and/or non negotiable instruments, deposit accounts, accounts, documents and general intangibles, as well as all its interests in all such foregoing property, now owned and hereafter acquired, now existing and hereafter arising, and wherever located, as collateral

for securing the User's contractual obligation in favour of Secured Party, for its unauthorised use of Secured Party's name(s) and/or intellectual property.

(3) The User consents and agrees with Secured Party's filing of a Financing Statement in the UCC filing office, and/or with any county recorder or registrar, wherein the User is named as "Debtor" and the name used without authorisation is named as "Secured Party", or any other name that Secured Party deems appropriate.

(4) The User consents and agrees that said Financing Statement described above in paragraph "(3)" is considered continuing, and further consents and agrees with Secured Party's filing of any continuation statement necessary for maintaining Secured Party's security interest in all of the User's property and interest in property, pledged as collateral in this Security Agreement and described above in paragraph "(2)," until the User's contractual obligation theretofore incurred has been fully satisfied or a waiver has been expressly granted in signed writing by Secured Party.

(5) The User consents and agrees with Secured Party's filing of any Financing Statement, as described above in paragraph's "(3)" and "(4)," as well as the filing of any Security Agreement, as described above in paragraph "(2)", in any legal proceeding deemed necessary by Secured Party in the enforcement of the terms of this notice.

(6) The User consents and agrees that any and all such filings described in paragraphs "(4)" and "(5)" above are not deemed to be unfair or unenforceable or unconscionable, and that the User will not claim that any such filing is false, frivolous or vexatious, on the basis that, in good faith, Secured Party hereunder agrees to waive any obligation that arises from an innocent error or omission that is subsequently rectified by the User within 14 days of service of notice of its copyright infringement.

(7) The User agrees that it is estopped from claiming that it has not been notified of the charges incurred for unauthorised use of Secured Party's copyrighted names and intellectual property and/or that it is not bound by the conditions contained herein, following service and/or public notice of such.

(8) The User appoints Secured Party as its Authorised Representative, effective upon the User being found to be in default of its contractual obligations, following service and/or public notice of these terms, as set forth under "Payment Terms" and "Default Terms" below, granting Secured Party full authorisation and power to engage in certain actions for and on behalf of the User, including, but not limited by, authentication of a record on behalf of the User, as Secured Party to a Financing Statement, and the User further consents and agrees that this appointment of Secured Party as Authorised Representative is effective upon User's default and irrevocable until redemption of its financial obligations to Secured Party.

User further consents and agrees with all of the following additional terms of this Self-executing Security Agreement in Event of Unauthorised Use.

## **Payment Terms**

8. The User hereby consents and agrees that it shall pay Secured Party all unauthorised use fees in full within thirty (30) days of the date when NOTICE OF DEFAULT CHARGES is served by Secured Party, itemising said charges and expressing the terms of payment.

## **Default Terms**

9. In event of non-payment in full of all unauthorised use fees by the User within ten (30) days of the date NOTICE OF DEFAULT CHARGES is served, the User shall be deemed in default, and agrees that:

a. Secured Party will be granted a legal charge over the User's property pledged as collateral by the User, as set forth above in paragraph 7(2).

b. Secured Party will be automatically appointed the User's Authorised Representative as set forth above in 7(8).

c. The User consents and agrees that Secured Party may take possession of, as well as otherwise dispose of, in any manner that Secured Party deems appropriate, including, but not limited by, sale at auction, at any time following the User's notice of its failure to cure its default, and without further notice or court proceedings, any and all of User's property and interest, described above in paragraph (2), in respect of this Self-executing Security Agreement in Event of Unauthorised Use, that Secured Party deems appropriate.

## **Terms for Curing Default**

10. In the event of default, irrespective of any and all of the User's former property and interest in property, described above in paragraph (2), in the possession of, as well as disposed of by, Secured Party, the User may cure its default only by payment in full or by providing material evidence that demonstrates it breached the terms of this notice without being cognisant of the fact that it was doing so and without bad faith, in which case Secured Party may grant a waiver of the unpaid fees.

## **Terms of Strict Foreclosure**

11. The User's non-payment in full of all unauthorised use fees within the thirty (30) day period for curing defaults authorises Secured Party's immediate non-judicial strict foreclosure on any and all of the pledged property and interest in property, for which Secured Party will be granted a legal charge by the User until redemption.

## **Miscellaneous**

12. Unauthorised use of "©John Arthur of the family: Smith" (and/or any derivatives or variations thereof) and/or his internet usernames/handles incurs the same unauthorised use fees as those associated with his trade-names/trade-marks (and all derivatives and variations thereof) and intellectual property.

13. This Copyright Notice applies to any and all legal fictions of any and all natures and descriptions owned and/or used by Secured Party for any purpose whatsoever, and to all Users of those legal fictions and the intellectual property associated with the name(s) used without Secured Party's authorisation.

Originally executed by ©John Arthur of the family: Smith under seal on 6th February 2012.

I have the right to amend this Common Law Copyright Notice, as and when necessary, and at my sole discretion.

This Copyright Notice includes any and all business names owned by JOHN ARTHUR SMITH™ (and all derivatives thereof).

Autograph & Seal By: Secured Party Creditor \_\_\_\_\_

Dated: 6th February 2012

Witness Signature: \_\_\_\_\_

Dated: 6th February 2012

Witness Signature: \_\_\_\_\_



JOHN ARTHUR SMITH™

Dated: 6th February 2012

Witness Signature: \_\_\_\_\_

WITHOUT RECOURSE NON-ASSUMPSIT  
All Rights Reserved – Errors & Omissions Excepted

# Dealing with Banks and Credit Cards

## Copyright Letter 1

### NON-NEGOTIABLE

©John Arthur of the family: Smith Authorised Representative for  
JOHN ARTHUR SMITH™ and all derivatives thereof

C/o Your Address

Your Address

Your Address

Your Address

< Name of Chief Executive Officer >

< Their Address >

< Their Post/Zip Code >

CC: < Contact Name > Collections Department

6th February 2012

This is NOT a complaint, a query, a request for a statement/agreement and is NOT to be treated as one. By doing so, you will agree to pay £5,000.00 in damages.

Do not refer to me as Mr/Mrs/Ms or any title, which is a legal fiction and is not me. By doing so, you will also agree to pay £5,000.00 in damages.

**Re: Account/Credit Card/Reference Number: < 123456789 >**

Dear Mr/Ms < Second Name of Chief Executive Officer >

I would be happy to settle any financial obligation I might lawfully owe, as soon as I have received the following documentation from you:

1. Validation of the debt (the actual accounting);
2. Verification of your claim against me (a sworn affidavit or a hand signed invoice in accordance with Bills of Exchange Act (1882) );
3. A copy of the contract signed by both parties and therefore binding both parties.

I hereby give you ten (10) days to reply to this notice from the above date with a notice sent using recorded post and signed under full commercial liability and penalties of perjury, assuring and promising me that all of the replies and details given to the above requests are true and without deception, fraud or mischief. Your said failure to provide the aforementioned documentation within ten (10) days, from the above date, to validate the debt, will constitute your agreement to the following terms:

1. That the debt did not exist in the first place;

**OR**

2. It has already been paid in full;

**AND**

3. That any damages I suffer, you will be held culpable;
4. That any negative remarks made to a credit reference agency will be removed;
5. You will no longer pursue this matter any further.
6. You agree to pay all fee schedules.

Please Note: I wish to deal with this matter in writing and I do not give your organisation permission to contact me by telephone. Should you do so, I must warn you that the calls could constitute 'harassment' and I may take action under Section 1 of the Protection from Harassment Act 1997. I may also take further action under the Administration of Justice Act 1970 S.40, which makes it a Criminal Offence for a creditor or a creditor's agent to make demands (for money), which are aimed at causing 'alarm, distress or humiliation', because of their frequency or manner..

Yours sincerely,

By: < Your Signature >

By: Sovereign ©John Arthur of the family: Smith  
Authorised Agent and Representative for JOHN ARTHUR SMITH™

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WITHOUT RECOURSE – NON-ASSUMPSIT

*Calls maybe recorded*

## Dealing with Banks and Credit Cards

### Copyright Letter 2

#### NON-NEGOTIABLE

©John Arthur of the family: Smith Authorised Representative for  
JOHN ARTHUR SMITH™ and all derivatives thereof  
C/o Your Address  
Your Address  
Your Address  
Your Address

< Name of Chief Executive Officer >

< Their Address >

< Their Post/Zip Code >

CC: < Contact Name > Collections Department

6th February 2012

**This is NOT a complaint, a query, a request for a statement/agreement and is NOT to be treated as one. By doing so, you will agree to pay £5,000.00 in damages.**

**Do not refer to me as Mr/Mrs/Ms or any title, which is a legal fiction and is not me. By doing so, you will also agree to pay £5,000.00 in damages.**

**Re: Account/Credit Card/Reference Number: < 123456789 >**

Dear Mr/Ms < Second Name of Chief Executive Officer >

I wrote to you on < Date of last letter > requesting the following documentation, so that I may settle any financial obligation I might lawfully owe:

1. Validation of the debt (the actual accounting);
2. Verification of your claim against me (a sworn affidavit or a hand signed invoice in accordance with Bills of Exchange Act (1882) );
3. A copy of the contract signed by both parties and therefore binding both parties.

As you have failed to provide the aforementioned documentation to validate your claim, I hereby give you ten (10) days to reply to this notice from the above date with a notice sent using recorded post and signed under full commercial liability and penalties of perjury, assuring and promising me that all of the replies and details given to the above requests are true and without deception, fraud or mischief. Your said failure to provide the aforementioned documentation within ten (10) days, from the above date, to validate the debt, will constitute your agreement to the following terms:



1. That the debt did not exist in the first place;

**OR**

2. It has already been paid in full;

**AND**

3. That any damages I suffer, you will be held culpable;

4. That any negative remarks made to a credit reference agency will be removed;

5. You will no longer pursue this matter any further.

6. You agree to pay all fee schedules.

Yours sincerely,

By: < Your Signature >

By: Sovereign ©John Arthur of the family: Smith  
Authorised Agent and Representative for JOHN ARTHUR SMITH™

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WITHOUT RECOURSE – NON-ASSUMPSIT

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## Dealing with Banks and Credit Cards

### Copyright Letter 3

#### NON-NEGOTIABLE

©John Arthur of the family: Smith Authorised Representative for  
JOHN ARTHUR SMITH™ and all derivatives thereof

C/o Your Address

Your Address

Your Address

Your Address

< Name of Chief Executive Officer >

< Their Address >

< Their Post/Zip Code >

CC: < Contact Name > Collections Department

6th February 2012

This is NOT a complaint, a query, a request for a statement/agreement and is NOT to be treated as one. By doing so, you will agree to pay £5,000.00 in damages.

Do not refer to me as Mr/Mrs/Ms or any title, which is a legal fiction and is not me. By doing so, you will also agree to pay £5,000.00 in damages.

**Re: Account/Credit Card/Reference Number: < 123456789 >**

Dear Mr/Ms < Second Name of Chief Executive Officer >

I wrote to you on < Date of last letter > requesting the following documentation, so that I may settle any financial obligation I might lawfully owe:

1. Validation of the debt (the actual accounting);
2. Verification of your claim against me (a sworn affidavit or a hand signed invoice in accordance with Bills of Exchange Act (1882) );
3. A copy of the contract signed by both parties and therefore binding both parties.

As you have failed to provide the aforementioned documentation to validate your claim, I hereby give you ten (10) days to reply to this notice from the above date with a notice sent using recorded post and signed under full commercial liability and penalties of perjury, assuring and promising me that all of the replies and details given to the above requests are true and without deception, fraud or mischief. Your said failure to provide the aforementioned documentation within ten (10) days, from the above date, to validate the debt, has now constituted your agreement to the following terms:

1. That the debt did not exist in the first place;

**OR**

2. It has already been paid in full;

**AND**

3. That any damages I suffer, you will be held culpable;

4. That any negative remarks made to a credit reference agency will be removed;

5. You will no longer pursue this matter any further.

6. You have not proven any debt, if you sell the alleged liability pass it back to your client and/or appoint an agent to act on its/your behalf on this matter you will have broken our agreement and you agree to pay the following fee schedule £ [3 times what they claim] for dishonouring our agreement, £1,000.00 per hour or part of it or authorised representatives time nunc pro tunc, £1,000.00 per recorded delivery or any other response nunc pro tunc and £1,000,000.00 ONE MILLION POUNDS per unauthorised use of © or ™ nunc pro tunc any further contact is not now necessary, if however you deem a need to contact me by any method the fee is £100 per item payable in advance, place the cheque in the envelope; if no payment is made in advance the fee will rise to £1000.00 per item and you will also be held culpable for any cost incurred while recovering the debt you owe.

Yours sincerely,

By: < Your Signature >

By: Sovereign ©John Arthur of the family: Smith  
Authorised Agent and Representative for JOHN ARTHUR SMITH™

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*Calls maybe recorded*

## Estoppel Notice

### NON-NEGOTIABLE

©John Arthur of the family: Smith Authorised Representative for  
JOHN ARTHUR SMITH™ and all derivatives thereof  
C/o Your Address  
Your Address  
Your Address  
Your Address

< Name of Chief Executive Officer >

< Their Address >

< Their Post/Zip Code >

CC: < Contact Name > Collections Department

6th February 2012

### Notice of Irrevocable Estoppel by Acquiescence

Notice to Agent is Notice to Principal. Notice to Principal is Notice to Agent

Dear Mr/Ms < Second Name of Chief Executive Officer >

**Re: Account/Credit Card/Reference Number: < 123456789 >**

With reference to the letters dated < Dates of the three letters sent > all delivered by recorded mail.

In those letters I asked you to provide the following reasonably requested specific items:

- 1.Proof of Claim that the alleged liability has been created in the form of an original contract.
- 2.Proof of Claim that the alleged liability exists in the form of a verified true bill signed by your client and charged to JOHN ARTHUR SMITH™ pursuant to the Bills of Exchange Act (1882) .
- 3.Proof of Claim that < Their Company > has the legal right and lawful authority to attempt to enforce collection of the alleged liability in the form of Proof of Agency.

I herby serve Notice that < Their Company > failure to provide Proof of Claim has created a permanent and irrevocable estoppel by acquiescence, forevermore barring < Their Company > from bringing any and all claims, legal actions, orders, demands, lawsuits, costs, levies, penalties, damages, interests, liens and expenses whatsoever, against JOHN ARTHUR SMITH™.

It is important that you acknowledge and understand that this is not a letter but a legal notice, which is a different specie of correspondence all together. I hereby declare that the law of agent and principal shall apply and that service upon one is service upon another.

Furthermore, your failure to provide Proof of Claim in the form of the above reasonably requested specific items comprises the tacit procurement of < Their Company >'s agreement to the following terms and conditions.

1. That the debt did not exist in the first place;

OR

2. It has already been paid in full;

AND

3. That any damages I suffer, you will be held culpable;

4. That any negative remarks made to a credit reference agency will be removed;

5. You will no longer pursue this matter any further.

6. You have not proven any debt, if you sell the alleged liability, and/or appoint an agent to act on its/your behalf on this matter you will have broken our agreement and you agree to pay the following fee schedule

1. That the debt did not exist in the first place;

OR

2. It has already been paid in full;

AND

3. That any damages I suffer, you will be held culpable;

4. That any negative remarks made to a credit reference agency will be removed;

5. You will no longer pursue this matter any further.6. You have not proven any debt, if you sell the alleged liability, and/or appoint an agent to act on its/your behalf on this matter you will have broken our agreement and you agree to pay the following fee schedule.

### **Fee Schedule**

Any further invalid claims against JOHN ARTHUR SMITH™ and/or attempting to contact the Authorised Representative by mail, mobile phone and/or telephone will constitute the agreement of < Their Company > to the following Fee Schedule:

- 1.GBP £1000.00 (ONE THOUSAND POUNDS) per invalid claim in writing, nunc pro tunc,
- 2.GBP £1000.00 (ONE THOUSAND POUNDS) per letter and/or notice sent by recorded mail, nunc pro tunc,
- 3.GBP £1000.00 (ONE THOUSAND POUNDS) per hour or portion thereof, of the Authorised Representative's time, nunc pro tunc,
- 4.GBP £1000.00 (ONE THOUSAND POUNDS) per attempt to contact by telephone and/or mobile phone.
- 5.GBP £1,000,000 (ONE MILLION POUNDS) per unauthorised © or ™ infringement.

All fees are payable in Twenty One (21) days of date of invoice is received, as evidenced by recorded delivery tracking number.

Without malice or mischief, in sincerity and honour

Yours sincerely

By: < your signature >

By: Sovereign ©John Arthur of the family: Smith  
Authorised Agent and Representative for JOHN ARTHUR SMITH™

No assured value, No liability. Errors & Omissions Excepted. All Rights Reserved.

WITHOUT RECOURSE – NON-ASSUMPSIT

*Calls maybe recorded*

# INVOICE

## INVOICE Non-Negotiable JOHN ARTHUR SMITH

INVOICE NUMBER #01234

DATE: 6th February 2012

C/o Your Address

Your Address

Your Address

### BILL TO:

< Contact Name >

< Company Name >

< Their Address >

< Their Post/Zip Code >

### FOR:

**Charges under Un-rebutted Agreement via Tacit sent Recorded delivery Dated < Date Fee Schedule Sent > for Breaking our Agreement**

DESCRIPTION	CHARGE	RATE	AMOUNT
1. GBP£1000.00 per invalid contact by mail without paying agreed fee in advance of £100 for letter Dated < Date of their letter >			
2. GBP £10,000.00 Charge per un-rebutted agreement sent by recorded mail dated < Date Fee Schedule Sent >			
3. GBP £1,000,000.00 Unauthorised Trademark Infringements on < Dates of their letters >.			

Make all cheques payable to JOHN ARTHUR SMITH

**Total due in 30 days. Overdue accounts may incur further charges.**

You may only use my name when sending payment.

Late payment Fee of £1,000.00 per day. Thank you for your business.

Authorised Representative. All Rights Reserved.

Errors & Omissions Excepted

WITHOUT PREJUDICE – WITHOUT RECOURSE – NON-ASSUMPSIT

## Dealing with Debt Collectors ANR Stickers





## Option 2

### Dealing with Debt Collectors

#### Standard Letter 1

##### NON-NEGOTIABLE

John Arthur of the family: Smith  
C/o Your Address  
Your Address  
Your Address  
Your Address

< Contact Name > Collections Department  
< Their Address >  
< Their Zip/PostCode >

CC: < Contact Name > Collections Department

6th February 2012

This is NOT a complaint, a query, a request for a statement/agreement and is NOT to be treated as one. By doing so, you will agree to pay £5,000.00 in damages.  
Do not refer to me as Mr/Mrs/Ms or any title, which is a legal fiction and is not me. By doing so, you will also agree to pay £5,000.00 in damages.

**Re: Account/Credit Card/Reference Number: < 123456789 >**

Dear Interloper

Thank you for your recent contact dated: < Date of their Letter > .

I feel this matter is serious and wish to deal with it in writing. I do not give you permission to contact me by telephone. I will be logging the dates and times of your calls and messages and should they continue, I must warn you that they will now constitute 'harassment' and I may take action under Section 1 of the Protection from Harassment Act 1997. I may also take further action under the Administration of Justice Act 1970 S.40, which makes it a Criminal Offence for a creditor or a creditor's agent to make demands (for money), which are aimed at causing 'alarm, distress or humiliation', because of their frequency or manner..

Please provide verification of your claim, including a lawful contract; a hand signed invoice in accordance with Bills of Exchange Act (1882) and proof of agency within ten (10) days from the above date so that I may settle any financial obligation I might lawfully owe. Your said failure to provide verification of your claim constitutes your agreement to the following terms: that you are a third party interloper; you have no legal standing; no first-hand knowledge of this matter; your claim is fraudulent; any damages I suffer you will be held culpable; you agree to pay all fee schedules; that

any negative remarks made to a credit reference agency will be removed and that you will no longer pursue this matter any further.

Should you provide sufficient evidence that I owe your organisation or your client any outstanding amount and that you can provide proof that they have assigned you agency, I should be happy to pay any verified claim in full.

Yours sincerely

By: < Your Signature >

By: Sovereign John Arthur of the family: Smith

Authorised Agent and Representative for JOHN ARTHUR SMITH

No assured value, No liability. Errors & Omissions Excepted. All Rights Reserved.

WITHOUT RECOURSE – NON-ASSUMPSIT

*Calls maybe recorded*

## Dealing with Debt Collectors

### Standard Letter 2

#### NON-NEGOTIABLE

John Arthur of the family: Smith  
C/o Your Address  
Your Address  
Your Address  
Your Address

< Contact Name > Collections Department  
< Their Address >  
< Their Zip/PostCode >

6th February 2012

This is NOT a complaint, a query, a request for a statement/agreement and is NOT to be treated as one. By doing so, you will agree to pay £5,000.00 in damages.

Do not refer to me as Mr/Mrs/Ms or any title, which is a legal fiction and is not me. By doing so, you will also agree to pay £5,000.00 in damages.

**Re: Account/Credit Card/Reference Number: < 123456789 >**

Dear Interloper

I wrote to you on < Date of your last letter > requesting verification of your claim including a lawful contract; a signed invoice and proof of agency to validate your claim, so that I may settle any financial obligation I might lawfully owe. Your said failure to provide the requested documentation within ten (10) days from the above date will constitute your agreement to the following terms:

1. That you are a third party interloper;
2. That you have no legal standing;
3. That you have no first-hand knowledge of this matter;
4. That your claim is fraudulent;
5. That any damages I suffer, you will be held culpable;
6. That any negative remarks made to a credit reference agency will be removed;
7. You will no longer pursue this matter any further.
8. That you agree to pay all Fee Schedules.

Should you provide sufficient evidence that I owe your organisation or your client any outstanding amount and that you can provide proof that they have assigned you agency, I should be happy to pay any verified claim in full.

Yours sincerely,

By: < Your Signature >

By: Sovereign John Arthur of the family: Smith  
Authorised Agent and Representative for JOHN ARTHUR SMITH

No assured value, No liability. Errors & Omissions Excepted. All Rights Reserved.

WITHOUT RECOURSE – NON-ASSUMPSIT

*Calls maybe recorded*

# Dealing with Debt Collectors

## Standard Letter 3

### NON-NEGOTIABLE

John Arthur of the family: Smith  
C/o Your Address  
Your Address  
Your Address  
Your Address

< Contact Name > Collections Department  
< Their Address >  
< Their Zip/PostCode >

CC: < Contact Name > Collections Department

6th February 2012

This is NOT a complaint, a query, a request for a statement/agreement and is NOT to be treated as one. By doing so, you will agree to pay £5,000.00 in damages.

Do not refer to me as Mr/Mrs/Ms or any title, which is a legal fiction and is not me. By doing so, you will also agree to pay £5,000.00 in damages.

**Re: Account/Credit Card/Reference Number: < 123456789 >**

Dear Interloper

I wrote to you on < Date of your letters > requesting verification of your claim including a lawful contract; a signed invoice and proof of agency, to validate the debt, within ten (10) days. As you have failed to provide the documentation within the ten (10) days requested in my last correspondence, we are now in agreement to; and have a lawfully binding tacit contract comprising, the following terms:

1. That you are a third party interloper;
2. That you have no legal standing;
3. That you have no first-hand knowledge of this matter;
4. That your claim is fraudulent;
5. That any damages I suffer, you will be held culpable;
6. That any negative remarks made to a credit reference agency will be removed;
7. You will no longer pursue this matter any further.
8. You have not proven any debt, if you sell the alleged liability, and/or appoint an agent to act on its/your behalf on this matter you will have broken our agreement and you agree to pay the following fee schedule £ (3X what they are claiming) for dishonouring our agreement, £1000 per hour or part of it of authorised representatives time nunc pro tunc, £1000 per recorded delivery or any other form of response nunc pro tunc also any further contact is now not necessary, if however you deem a need to contact me by phone or letter the fee is £100 per item payable in advance,

place the cheque in the envelope, if no payment is made in advance the fee will rise to £1000 per item and you will also be held culpable for any cost incurred while recovering the debt you owe.

Yours sincerely,

By: < Your Signature >

By: Sovereign John Arthur of the family: Smith

Authorised Agent and Representative for JOHN ARTHUR SMITH

No assured value, No liability. Errors & Omissions Excepted. All Rights Reserved.

WITHOUT RECOURSE – NON-ASSUMPSIT

*Calls maybe recorded*

## **Option 3**

### **Dealing with Debt Collectors**

#### **Common Law Copyright Procedure**

**NOT-NEGOTIABLE**

##### **Common Law Copyright Notice**

6th February 2012

1. All rights are hereby reserved with regard to common law copyright of trade-names/trade-marks, as well as any and all derivatives and variations in the spelling of said trade-names/trade-marks belonging to ©John Arthur of the family: Smith, which shall include [without limitation] all usernames/handles used in his online activities. Said names may neither be used, nor reproduced, neither in whole nor in part, nor in any manner whatsoever, without the prior, express, written consent and acknowledgment of ©John Arthur of the family: Smith (hereinafter known as “Secured Party”), or by his implied consent in the event that he has published, distributed or broadcast any of his intellectual property for educational or entertainment purposes in any medium, which will be automatically revoked in the event of false and malicious statements being made or bad faith being demonstrated by any individual or juristic person, as well as the agent of said individual or juristic person, (hereinafter known as “the User”), who may not use any work associated with Secured Party’s names for financial gain or benefit of any kind, under any circumstances, for any purposes whatsoever.

2. With the intent of being contractually bound, the User consents and agrees that upon service of, and/or Public Notice of these terms of use, they shall not display, recreate, reproduce, nor otherwise use in any manner, whether knowingly or unknowingly, any of the common law trade-names/trade-marks (and all versions and derivatives thereof) belonging to Secured Party, nor the artwork of any of his names, nor any derivative thereof, nor any variation in the spelling of any of his names (and all versions and derivatives thereof) without his prior, express, written consent and acknowledgment, unless otherwise expressly agreed between the User and Secured Party or stipulated by the terms and conditions of this notice.

3. For the avoidance of doubt, Secured Party neither grants, nor implies, nor otherwise gives consent for any unauthorised use of his names (and all variations and derivatives thereof) or intellectual property, and any such unauthorised use is strictly prohibited and the unauthorised User will become liable for substantial charges.

4. Secured Party is not now, nor has ever been, an accommodation party, nor a surety, for any of his names, nor for any derivative thereof, nor for any variation in the spelling of said names, nor for any other juristic person, legal entity or individual, and is hereunder indemnified against any and all claims, legal actions, orders, warrants, judgments, demands,

liabilities, losses, depositions, summonses, lawsuits, costs, fines, liens, levies, penalties, damages, interests and expenses whatsoever, both absolute and contingent, as are due and as might become due, now existing and as might hereafter arise, and as might be suffered by, imposed upon and incurred by any of his names for any and every reason, purpose and/or cause whatsoever, issued without Secured Party's express authorisation or consent or material evidence demonstrating his direct involvement in any action for which his name(s) is/are alleged to be liable.

5. Common Law Copyright is also claimed by Secured Party over any and all means of identification of his person, defined as; all fingerprints, footprints, palm prints, thumbprints, hand-prints, toe-prints, RNA materials, DNA materials, blood and blood fractions, biopsies, surgically removed tissue, body parts, organs, hair, teeth, nails, semen, urine, faeces, excrement, other body fluids and matter of any kind, and breath samples, voice-print, retinal image, and the description thereof, and all other corporeal identification factors, and said factors physical counterparts, any and all body tissues of any kind, in any form, and all records and record numbers, including the results, recorded or otherwise, of all and any tests performed on any material relating to his names, and information pertaining thereto, as well as any visual image, photographic or electronic, notwithstanding any and all claims to the contrary.

6. Secured Party retains absolute control and mastery over the peaceful possession of his body, mind and mental faculties, to the extent that no medications, foods or otherwise may be administered to him in the absence of his freely given full formal consent without breaching the terms of this notice.

#### **Self-executing Security Agreement in Event of Unauthorised Use**

7. Under the terms of this notice, the User consents and agrees that any use of any of Secured Party's names (and all variations and derivatives thereof) or intellectual property [other than authorised usage], constitutes unauthorised usage, which automatically contractually binds the User and renders this notice a Security Agreement, wherein the User becomes the Debtor of Secured Party and unreservedly agrees that:

(1) The User grants Secured Party a security interest in all its assets, land and personal property, and all of the User's interest in assets, land and personal property, in the sum of GBP£1,000,000.00 (One Million Pounds Sterling) per occurrence of the unauthorised use of any of the names belonging to Secured Party [the unauthorised use fee] , as well as for each and every occurrence of the use of any and all variations and derivatives thereof, as well as any variations in the spelling of those names, plus costs and the right to claim triple damages in the event of the User's failure to cure its default.

(2) The User authenticates this Security Agreement wherein the User is "Debtor" and ©John Arthur of the family: Smith is "Secured Party", and wherein the User pledges all of its assets, land, consumer goods, farm products, inventory, equipment, money, investment property, commercial tort claims, letters of credit, letter-of-credit rights, chattel paper, negotiable and/or non negotiable instruments, deposit accounts, accounts, documents and general intangibles, as well as all its interests in all such foregoing property, now owned and



hereafter acquired, now existing and hereafter arising, and wherever located, as collateral for securing the User's contractual obligation in favour of Secured Party, for its unauthorised use of Secured Party's name(s) and/or intellectual property.

(3) The User consents and agrees with Secured Party's filing of a Financing Statement in the UCC filing office, and/or with any county recorder or registrar, wherein the User is named as "Debtor" and the name used without authorisation is named as "Secured Party", or any other name that Secured Party deems appropriate.

(4) The User consents and agrees that said Financing Statement described above in paragraph "(3)" is considered continuing, and further consents and agrees with Secured Party's filing of any continuation statement necessary for maintaining Secured Party's security interest in all of the User's property and interest in property, pledged as collateral in this Security Agreement and described above in paragraph "(2)," until the User's contractual obligation theretofore incurred has been fully satisfied or a waiver has been expressly granted in signed writing by Secured Party.

(5) The User consents and agrees with Secured Party's filing of any Financing Statement, as described above in paragraph's "(3)" and "(4)," as well as the filing of any Security Agreement, as described above in paragraph "(2)", in any legal proceeding deemed necessary by Secured Party in the enforcement of the terms of this notice.

(6) The User consents and agrees that any and all such filings described in paragraphs "(4)" and "(5)" above are not deemed to be unfair or unenforceable or unconscionable, and that the User will not claim that any such filing is false, frivolous or vexatious, on the basis that, in good faith, Secured Party hereunder agrees to waive any obligation that arises from an innocent error or omission that is subsequently rectified by the User within 14 days of service of notice of its copyright infringement.

(7) The User agrees that it is estopped from claiming that it has not been notified of the charges incurred for unauthorised use of Secured Party's copyrighted names and intellectual property and/or that it is not bound by the conditions contained herein, following service and/or public notice of such.

(8) The User appoints Secured Party as its Authorised Representative, effective upon the User being found to be in default of its contractual obligations, following service and/or public notice of these terms, as set forth under "Payment Terms" and "Default Terms" below, granting Secured Party full authorisation and power to engage in certain actions for and on behalf of the User, including, but not limited by, authentication of a record on behalf of the User, as Secured Party to a Financing Statement, and the User further consents and agrees that this appointment of Secured Party as Authorised Representative is effective upon User's default and irrevocable until redemption of its financial obligations to Secured Party.

User further consents and agrees with all of the following additional terms of this Self-executing Security Agreement in Event of Unauthorised Use.

## **Payment Terms**

8. The User hereby consents and agrees that it shall pay Secured Party all unauthorised use fees in full within thirty (30) days of the date when NOTICE OF DEFAULT CHARGES is served by Secured Party, itemising said charges and expressing the terms of payment.

## **Default Terms**

9. In event of non-payment in full of all unauthorised use fees by the User within ten (30) days of the date NOTICE OF DEFAULT CHARGES is served, the User shall be deemed in default, and agrees that:

a. Secured Party will be granted a legal charge over the User's property pledged as collateral by the User, as set forth above in paragraph 7(2).

b. Secured Party will be automatically appointed the User's Authorised Representative as set forth above in 7(8).

c. The User consents and agrees that Secured Party may take possession of, as well as otherwise dispose of, in any manner that Secured Party deems appropriate, including, but not limited by, sale at auction, at any time following the User's notice of its failure to cure its default, and without further notice or court proceedings, any and all of User's property and interest, described above in paragraph (2), in respect of this Self-executing Security Agreement in Event of Unauthorised Use, that Secured Party deems appropriate.

## **Terms for Curing Default**

10. In the event of default, irrespective of any and all of the User's former property and interest in property, described above in paragraph (2), in the possession of, as well as disposed of by, Secured Party, the User may cure its default only by payment in full or by providing material evidence that demonstrates it breached the terms of this notice without being cognisant of the fact that it was doing so and without bad faith, in which case Secured Party may grant a waiver of the unpaid fees.

## **Terms of Strict Foreclosure**

11. The User's non-payment in full of all unauthorised use fees within the thirty (30) day period for curing defaults authorises Secured Party's immediate non-judicial strict foreclosure on any and all of the pledged property and interest in property, for which Secured Party will be granted a legal charge by the User until redemption.

## **Miscellaneous**

12. Unauthorised use of "@John Arthur of the family: Smith" (and/or any derivatives or variations thereof) and/or his internet usernames/handles incurs the same unauthorised

use fees as those associated with his trade-names/trade-marks (and all derivatives and variations thereof) and intellectual property.

13. This Copyright Notice applies to any and all legal fictions of any and all natures and descriptions owned and/or used by Secured Party for any purpose whatsoever, and to all Users of those legal fictions and the intellectual property associated with the name(s) used without Secured Party's authorisation.

Originally executed by ©John Arthur of the family: Smith under seal on 6th February 2012.

I have the right to amend this Common Law Copyright Notice, as and when necessary, and at my sole discretion.

This Copyright Notice includes any and all business names owned by JOHN ARTHUR SMITH™ (and all derivatives thereof).

Autograph & Seal By: Secured Party Creditor \_\_\_\_\_

Dated: 6th February 2012

Witness Signature: \_\_\_\_\_

Dated: 6th February 2012

Witness Signature: \_\_\_\_\_



JOHN ARTHUR SMITH™

Dated: 6th February 2012

Witness Signature: \_\_\_\_\_

## Dealing with Debt Collectors

### Copyright Letter 1

#### NON-NEGOTIABLE

©John Arthur of the family: Smith Authorised Representative for  
JOHN ARTHUR SMITH™ and all derivatives thereof

C/o Your Address

Your Address

Your Address

Your Address

< Contact Name > Collections Department

< Their Address >

< Their Zip/PostCode >

6th February 2012

This is NOT a complaint, a query, a request for a statement/agreement and is NOT to be treated as one. By doing so, you will agree to pay £5,000.00 in damages.

Do not refer to me as Mr/Mrs/Ms or any title, which is a legal fiction and is not me. By doing so, you will also agree to pay £5,000.00 in damages.

**Re: Account/Credit Card/Reference Number: < 123456789 >**

Dear Interloper

Thank you for your recent contact dated: .

I feel this matter is serious and wish to deal with it in writing. I do not give you permission to contact me by telephone. I will be logging the dates and times of your calls and messages and should they continue, I must warn you that they will now constitute 'harassment' and I may take action under Section 1 of the Protection from Harassment Act 1997. I may also take further action under the Administration of Justice Act 1970 S.40, which makes it a Criminal Offence for a creditor or a creditor's agent to make demands (for money), which are aimed at causing 'alarm, distress or humiliation', because of their frequency or manner..

Please provide verification of your claim, including a lawful contract; a hand signed invoice in accordance with Bills of Exchange Act (1882) and proof of agency within ten (10) days from the above date so that I may settle any financial obligation I might lawfully owe. Your said failure to provide verification of your claim constitutes your agreement to the following terms: that you are a third party interloper; you have no legal standing; no first-hand knowledge of this matter; your claim is fraudulent; any damages I suffer you will be held culpable; you agree to pay all fee schedules; that

any negative remarks made to a credit reference agency will be removed and that you will no longer pursue this matter any further.

Should you provide sufficient evidence that I owe your organisation or your client any outstanding amount and that you can provide proof that they have assigned you agency, I should be happy to pay any verified claim in full.

You may only use my name when sending payment.

Yours sincerely

By: < your signature >

By: Sovereign ©John Arthur of the family: Smith  
Authorised Agent and Representative for JOHN ARTHUR SMITH™

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WITHOUT RECOURSE – NON-ASSUMPSIT

*Calls maybe recorded*

# Dealing with Debt Collectors

## Copyright Letter 2

### NON-NEGOTIABLE

©John Arthur of the family: Smith Authorised Representative for  
JOHN ARTHUR SMITH™ and all derivatives thereof

C/o Your Address

Your Address

Your Address

Your Address

< Contact Name > Collections Department

< Their Address >

< Their Zip/PostCode >

6th February 2012

This is NOT a complaint, a query, a request for a statement/agreement and is NOT to be treated as one. By doing so, you will agree to pay £5,000.00 in damages.

Do not refer to me as Mr/Mrs/Ms or any title, which is a legal fiction and is not me. By doing so, you will also agree to pay £5,000.00 in damages.

Re: Account/Credit Card/Reference Number: < 123456789 >

Dear Interloper

I wrote to you on < Date of your last letter > requesting verification of your claim including a lawful contract; a signed invoice and proof of agency to validate your claim, so that I may settle any financial obligation I might lawfully owe. Your said failure to provide the requested documentation within ten (10) days from the above date will constitute your agreement to the following terms:

1. That you are a third party interloper;
2. That you have no legal standing;
3. That you have no first-hand knowledge of this matter;
4. That your claim is fraudulent;
5. That any damages I suffer, you will be held culpable;
6. That any negative remarks made to a credit reference agency will be removed;
7. You will no longer pursue this matter any further.
8. That you agree to pay all Fee Schedules.

Should you provide sufficient evidence that I owe your organisation or your client any outstanding amount and that you can provide proof that they have assigned you agency, I should be happy to pay any verified claim in full.

You may only use my name when sending payment.

Yours sincerely

By: < your signature >

By: Sovereign ©John Arthur of the family: Smith

Authorised Agent and Representative for JOHN ARTHUR SMITH™

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WITHOUT RECOURSE – NON-ASSUMPSIT

*Calls maybe recorded*

## Dealing with Debt Collectors

### Copyright Letter 3

#### NON-NEGOTIABLE

©John Arthur of the family: Smith Authorised Representative for  
JOHN ARTHUR SMITH™ and all derivatives thereof

C/o Your Address

Your Address

Your Address

Your Address

< Contact Name > Collections Department

< Their Address >

< Their Zip/PostCode >

6th February 2012

This is NOT a complaint, a query, a request for a statement/agreement and is NOT to be treated as one. By doing so, you will agree to pay £5,000.00 in damages.

Do not refer to me as Mr/Mrs/Ms or any title, which is a legal fiction and is not me. By doing so, you will also agree to pay £5,000.00 in damages.

**Re: Account/Credit Card/Reference Number: < 123456789 >**

Dear Interloper

I wrote to you on requesting verification of your claim including a lawful contract; a signed invoice and proof of agency, to validate the debt, within ten (10) days. As you have failed to provide the documentation within the ten (10) days requested in my last correspondence, we are now in agreement to; and have a lawfully binding tacit agreement comprising, the following terms:

- 1.That you are a third party interloper;
- 2.That you have no legal standing;
- 3.That you have no first-hand knowledge of this matter;
- 4.That your claim is fraudulent;
- 5.That any damages I suffer, you will be held culpable;
- 6.That any negative remarks made to a credit reference agency will be removed;
- 7.You will no longer pursue this matter any further.
- 8.You have not proven any debt, if you sell the alleged liability pass it back to your client



and/or appoint an agent to act on its/your behalf on this matter you will of broken our agreement and you agree to pay the following fee schedule £<3X what they are claiming> for dishonouring our agreement, £1,000.00 per hour or part of it of authorised representatives time nunc pro tunc, £1,000.00 per recorded delivery or any other response nunc pro tunc and £1,000,000.00 ONE MILLION POUNDS per unauthorised use of © or ™ nunc pro tunc, also any further contact is now not necessary, if however you deem a need to contact me by phone, letter t or physically he fee is £/\$/€100 per item payable in advance, place the cheque in the envelope; if no payment is made in advance the fee will rise to £/\$/€1,000.00 per item and you will also be held culpable for any cost incurred while recovering the debt you owe.

You may only use my name when sending payment.

Yours sincerely

By: < your signature >

By: Sovereign ©John Arthur of the family: Smith

Authorised Agent and Representative for JOHN ARTHUR SMITH™

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WITHOUT RECOURSE – NON-ASSUMPSIT

*Calls maybe recorded*

## Dealing with Debt Collectors

### Estoppel Notice

#### NON-NEGOTIABLE

©John Arthur of the family: Smith Authorised Representative for  
JOHN ARTHUR SMITH™ and all derivatives thereof  
C/o Your Address  
Your Address  
Your Address  
Your Address

< Contact Name > Collections Department  
< Their Address >  
< Their PostCode >

6th February 2012

#### Notice of Irrevocable Estoppel by Acquiescence

Notice to Agent is Notice to Principal. Notice to Principal is Notice to Agent

Dear Interloper

**Re: Account/Credit Card/Reference Number: < 123456789 >**

With reference to the letters dated < Dates of the three letters sent > all delivered by recorded mail.

In those letters I asked you to provide the following reasonably requested specific items:

- 1.Proof of Claim that the alleged liability has been created in the form of an original contract.
- 2.Proof of Claim that the alleged liability exists in the form of a verified true bill signed by your client and charged to JOHN ARTHUR SMITH™ pursuant to the Bills of Exchange Act (1882) .
- 3.Proof of Claim that < Their Company > has the legal right and lawful authority to attempt to enforce collection of the alleged liability in the form of Proof of Agency.

I herby serve Notice that < Their Company > failure to provide Proof of Claim has created a permanent and irrevocable estoppel by acquiescence, forevermore barring < Their Company > from bringing any and all claims, legal actions, orders, demands, lawsuits, costs, levies, penalties, damages, interests, liens and expenses whatsoever, against JOHN ARTHUR SMITH™.

It is important that you acknowledge and understand that this is not a letter but a legal

notice, which is a different specie of correspondence all together. I hereby declare that the law of agent and principal shall apply and that service upon one is service upon another.

Furthermore, your failure to provide Proof of Claim in the form of the above reasonably requested specific items comprises the tacit procuration of < Their Company >'s agreement to the following terms and conditions.

1. < Their Company > is a third party interloper with no firsthand knowledge of the facts of the matter.
2. < Their Company > does not have the legal right or lawful authority to attempt to enforce collection of the invalid claim and will not attempt to do so in the future.
3. < Their Company > has no authority to adversely affect the credit rating of JOHN ARTHUR SMITH™ and that any negative remarks made to any credit reference agency will be removed.
4. < Their Company > does not have the legal right and lawful authority to sell the alleged liability, pass it back to its client and/or appoint an agent to act on its behalf in this matter.

#### **Fee Schedule**

Any further invalid claims against JOHN ARTHUR SMITH™ and/or attempting to contact the Authorised Representative by mail, mobile phone and/or telephone will constitute the agreement of < Their Company > to the following Fee Schedule:

1. GBP £1000.00 (ONE THOUSAND POUNDS) per invalid claim in writing, nunc pro tunc,
2. GBP £1000.00 (ONE THOUSAND POUNDS) per letter and/or notice sent by recorded mail, nunc pro tunc,
3. GBP £1000.00 (ONE THOUSAND POUNDS) per hour or portion thereof, of the Authorised Representative's time, nunc pro tunc,
4. GBP £1000.00 (ONE THOUSAND POUNDS) per attempt to contact by telephone and/or mobile phone.
5. GBP £1,000,000 (ONE MILLION POUNDS) per unauthorised © or ™ infringement.

All fees are payable in Twenty One (21) days of date of invoice is received, as evidenced by recorded delivery tracking number.

Without malice or mischief, in sincerity and honour

Yours sincerely

By: < your signature >

By: Sovereign ©John Arthur of the family: Smith  
Authorised Agent and Representative for JOHN ARTHUR SMITH™

No assured value, No liability. Errors & Omissions Excepted. All Rights Reserved.  
WITHOUT RECOURSE – NON-ASSUMPSIT

*Calls maybe recorded*

# INVOICE

**INVOICE** Non-Negotiable JOHN ARTHUR SMITH

INVOICE NUMBER #01234

DATE: 6th February 2012

C/o Your Address

Your Address

Your Address

## BILL TO:

< Contact Name >  
< Company Name >  
< Their Address >  
< Their Postcode >

## FOR:

**Charges under Un-rebutted Agreement via Tacit sent Recorded delivery Dated < Date Fee Schedule Sent > for Breaking our Agreement**

DESCRIPTION	CHARGE	RATE	AMOUNT
1. GBP£1000.00 per invalid contact by mail without paying agreed fee in advance of £100 for letter Dated < Date of their letter >			
2. GBP £10,000.00 Charge per un-rebutted agreement sent by recorded mail dated < Date Fee Schedule Sent >			
3. GBP £1,000,000.00 Unauthorised Trademark Infringements on < Dates of their letters >.			

Make all cheques payable to JOHN ARTHUR SMITH

**Total due in 30 days. Overdue accounts may incur further charges.**

You may only use my name when sending payment.

Late payment Fee of £1,000.00 per day. Thank you for your business.

Authorised Representative

All Rights Reserved.

Errors & Omissions Excepted

WITHOUT PREJUDICE – WITHOUT RECOURSE – NON-ASSUMPSIT

# NOTICE

## REMOVAL OF IMPLIED RIGHT OF ACCESS

Notice is hereby given that all implied rights of access to the property known as Your Address, Your Address, Your Address, Your Address are removed in respect of the following:  
Any employee or agent or principal or any other person acting on behalf of the CORPORATE  
COURTS, LOCAL COUNCILS, and

Any employee or agent or principal or any other person acting on behalf of any bailiff or  
other debt collection agency.

Please also take notice that the land known as England is a Common Law Jurisdiction and  
any transgression of this notice will be dealt with according to common law. Without ill-will,  
vexation or frivolity,

By: < Your Signature >

By: Sovereign John Arthur of the family: Smith  
Authorised Agent and Representative for JOHN ARTHUR SMITH

---

WITHOUT PREJUDICE (all natural inalienable rights reserved) Warning - Failure to comply  
with this notice - without lawful excuse or claim of right - will be deemed common law  
trespass and your unconditional agreement to pay the [freeholder] the sum of £5000 (five  
thousand pounds sterling) or the inflation adjusted equivalent thereof in compensation &  
that a lawful bill will be drawn against you with payment terms of within 30 (thirty) days of  
service. Further you would have agreed to waive all your rights in any dealings with the  
[freeholder]; and dishonour will be enforced. Claim of ignorance of this lawful notice will be  
deemed no lawful excuse.

## Dealing with Bailiffs- Notice to send to them

### NON-NEGOTIABLE

< Name of Bailiff Company >

< Their Address >

< Their Postcode >

FAO: < Contact Name >

6th February 2012

### NOTICE

#### REMOVAL OF IMPLIED RIGHT OF ACCESS

Notice is hereby given that all implied rights of access to the property known as Your Address, Your Address, Your Address, Your Address are removed in respect of the following:  
Any employee or agent or principal or any other person acting on behalf of the CORPORATE COURTS, LOCAL COUNCILS, and

Any employee or agent or principal or any other person acting on behalf of any bailiff or other debt collection agency.

Please also take notice that the land known as England is a Common Law Jurisdiction and any transgression of this notice will be dealt with according to common law. Without ill-will, vexation or frivolity,

By: < Your Signature >

By: Sovereign John Arthur of the family: Smith

Authorised Agent and Representative for JOHN ARTHUR SMITH

---

WITHOUT PREJUDICE (all natural inalienable rights reserved) Warning - Failure to comply with this notice - without lawful excuse or claim of right - will be deemed common law trespass and your unconditional agreement to pay the [freeholder] the sum of £5000 (five thousand pounds sterling) or the inflation adjusted equivalent thereof in compensation & that a lawful bill will be drawn against you with payment terms of within 30 (thirty) days of service. Further you would have agreed to waive all your rights in any dealings with the [freeholder]; and dishonour will be enforced. Claim of ignorance of this lawful notice will be deemed no lawful excuse.

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WITHOUT RECOURSE – NON-ASSUMPSIT

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UK Edition

First Impression

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**Beat the Banks, Debt Collectors and Bailiffs  
with this simple User Guide**

**Template Letters, and simple strategies for  
a permanent Debt Solution for Loans,  
Overdrafts and Credit Card Debt  
Simply acting Lawfully,  
Honestly and Truthfully**

**Don't be intimidated by these  
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